1 2 3 4 5 UNITED STATES DISTRICT COURT 6 7 DISTRICT OF NEVADA 8 9 BRUCE TAYLOR and DEBBIE J. TAYLOR 10 Plaintiffs, 3:11-CV-0044-LRH-VPC 11 ORDER 12 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.; et al., 13 Defendants. 14 15 Before the court is defendants Mortgage Electronic Registration Systems, Inc. ("MERS"); 16 JP Morgan Chase Bank, N.A. ("JP Morgan"); and the Federal National Mortgage Association's ("Fannie Mae") motion for judgment on the pleadings. Doc. #40. 17 18 In their motion, defendants argue that plaintiffs Bruce and Debbie Taylor ("the Taylors") are not the real parties in interest in this action because after filing the complaint, they filed for 19 20 bankruptcy. See Doc. #38. The court agrees. 21 The Taylor's chapter 7 bankruptcy action that is still ongoing. Once a bankruptcy action is 22 initiated, only the chapter 7 trustee is authorized to take action on behalf of property in the 23 bankruptcy estate. 11 U.S.C. § 704(a). Here, it is undisputed that the underlying property became 24 property of the bankruptcy estate upon the filing of the bankruptcy petition. Therefore, the court 25 finds that the Taylors are without standing to bring the present wrongful foreclosure action and that 26 the real party in interest to pursue this action is the bankruptcy trustee. Because the bankruptcy

trustee has failed to intervene in this action, the court shall grant defendants' motion and dismiss
the underlying complaint without prejudice.
IT IS THEREFORE ORDERED that defendants' motion for judgment on the pleadings
(Doc. #40) is GRANTED. Plaintiffs' complaint (Doc. #1, Exhibit A) is DISMISSED without
prejudice.
IT IS SO ORDERED. DATED this 6th day of January, 2012.
DATED this 6th day of January, 2012.
LARRY R. HICKS
UNITED STATES DISTRICT JUDGE